

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on December 12, 2012.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in both Newport News and Norfolk Clerk's Offices at addresses shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Larry Carroll  
3970 Campbell Road  
Newport News, VA 23602

Case Number: 12-51916-SCS  
Office Code: 4

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-0731

Attorney for Debtor(s) (name and address):  
Steve C. Taylor  
Law Offices of Steve C. Taylor, P.C.  
133 Mt. Pleasant Road  
Chesapeake, VA 23322  
Telephone number: 757-482-5705

Bankruptcy Trustee (name and address):  
Michael P. Cotter  
Chapter 13 Trustee  
870 Greenbrier Circle, Suite 402  
Chesapeake, VA 23320  
Telephone number: 757-961-3000

**Meeting of Creditors**

Date: **January 30, 2013**

Time: **01:00 PM**

Location: **Office of the U. S. Trustee, Peninsula Business Center II, 11751 Rock Landing Drive, Suite H1, Newport News, VA 23606**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **April 30, 2013**

For a governmental unit: **June 10, 2013**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: April 1, 2013**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **March 1, 2013**

Time: **09:30 AM**

Location: **U. S. Courthouse, 2400 West Avenue, Newport News, VA 23607**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Location of the Bankruptcy Clerk's Office:**

2400 West Avenue, Suite 110  
Newport News, VA 23607

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**Mailing Address for Newport News Clerk's Office:**

600 Granby Street, Room 400  
Norfolk, VA 23510

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: December 13, 2012

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. Do not include this notice with any filing you make with the court.</b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Norfolk or Newport News. See addresses on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PHOTOCOPIES:</b> May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p><b>PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b>  <b>Newport News:</b> non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location.  <b>Norfolk:</b> same as above; however cash is accepted.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Larry Carroll  
 Debtor

Case No. 12-51916-SCS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-6

User: jonesmoz  
 Form ID: B9I

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Dec 13, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2012.

db +Larry Carroll, 3970 Campbell Road, Newport News, VA 23602-4224  
 tr +Michael P. Cotter, Chapter 13 Trustee, 870 Greenbrier Circle, Suite 402,  
 Chesapeake, VA 23320-2641  
 11524237 +Bank of America, P.O. Box 982235, El Paso, TX 79998-2235  
 11524238 +Beta Finance, 8450 Broadway, Merrillville, IN 46410-6221  
 11524239 Bottom Dollar Pay, Hunking Waterfront Plaza, #556, Charleston, Nevis, West Indies  
 11524242 Cash Taxi, Northway Broker Ltd, Bisazza Street Sliema SLM 1640, Malta  
 11524244 Credit Control Corp., P.O. Box 120570, Newport News, VA 23612-0570  
 11524246 +Fast eFunds, 3543 Broadway St, Kansas City, MO 64111-2501  
 11524248 +First Virginia Financial, 463 Orianna Rd, Newport News, VA 23608-3717  
 11524251 +Loansmart, 398 Denbigh Blvd, Newport News, VA 23608-3709  
 11524252 +Management & Recovery Consults, 13730 S. Point Blvd, Charlotte, NC 28273-7715  
 11524254 +NCO Financial, P.O. Box 17205, Wilmington, DE 19850-7205  
 11524255 +North Cash, P.O. Box 498, Hays, MT 59527-0498  
 11524257 +Riverside Regional, Medical Center, PO Box 6008, Newport News, VA 23606-0008  
 11524258 +Sigma Solutions, 2180 S. 1300, Ste 650, Salt Lake City, UT 84106-4433  
 11524260 +United Auto Credit, 3990 Westerly Place, Newport Beach, CA 92660-2310  
 11524261 +VIP, 1700 E. Desert Inn Rd, Suite 207, Las Vegas, NV 89169-3256

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcyattorney@call54legal.com Dec 14 2012 02:58:43 Steve C. Taylor,  
 Law Offices of Steve C. Taylor, P.C., 133 Mt. Pleasant Road, Chesapeake, VA 23322  
 11524240 +EDI: CAPITALONE.COM Dec 14 2012 02:53:00 Capital One, P.O. Box 5253,  
 Carol Stream, IL 60197-5253  
 11524241 +E-mail/Text: opsq\_usbankruptcy@cashnetusa.com Dec 14 2012 03:32:19 Cash Net USA,  
 200 W. Jackson, Suite 1400, Chicago, IL 60606-6929  
 11524243 +E-mail/Text: legal@castlecredit.com Dec 14 2012 03:29:07 Castle Credit Corp.,  
 8420 W. Baryn Mawr, Chicago, IL 60631-3436  
 11524245 +EDI: RCSFNBMARIN.COM Dec 14 2012 02:53:00 Credit One, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 11524247 EDI: AMINFOFP.COM Dec 14 2012 02:53:00 First Premier, 3820 N. Louise Ave,  
 Sioux Falls, SD 57107-0145  
 11524249 +E-mail/Text: bankruptcy.bnc@gt-cs.com Dec 14 2012 03:34:30 Green Tree, P.O. Box 6172,  
 Rapid City, SD 57709-6172  
 11524250 +E-mail/Text: collections@datamax.com Dec 14 2012 04:14:50 Interstate Credit Collection,  
 711 Coliseum Plaza, Winston Salem, NC 27106-5352  
 11524253 +EDI: MERRICKBANK.COM Dec 14 2012 02:53:00 Merrick Bank, PO Box 9201,  
 Old Bethpage, NY 11804-9001  
 11524256 +E-mail/Text: bankruptcy@thinkcash.com Dec 14 2012 04:33:38 Plain Green Loans,  
 93 Mack Rd., Suite 600, PO Box 255, Box Elder, MT 59521-0255  
 11524259 EDI: AGFINANCE.COM Dec 14 2012 02:53:00 Springleaf Financial, 445 Orianna Rd, Ste 2,  
 Newport News, VA 23608-0000

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2012

Signature:



District/off: 0422-6

User: jonesmoz  
Form ID: B9I

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Dec 13, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2012 at the address(es) listed below:

Michael P. Cotter courtmail@mpcch13.com

Steve C. Taylor on behalf of Debtor Larry Carroll bankruptcyattorney@call54legal.com,  
bkparalegal@call54legal.com

TOTAL: 2